

What does health care reform mean for **FARMERS AND RANCHERS?**

What's in it for Montana's farmers and ranchers?

- **Self-employed Montanans will have access to exchange markets, where they can find affordable insurance.**

Do farmers and ranchers have to buy insurance for temporary or part-timers who work for them?

No. Unless a business employs 50 or more full-time employees, there is no requirement to offer coverage.

What's in it for rural America?

- **Thanks to an amendment by Sen. Jon Tester, 20 percent of funding for health training and education goes to rural and frontier communities.**
- **Investments in the primary care workforce mean more doctors and nurses in Critical Access Hospitals, Community Health Centers, and across rural America.**

HEALTH CARE REFORM

- ***Ends deductibles and co-pays for preventative care for seniors this year, for everyone by 2018***
- ***Caps out-of-pocket costs***
- ***Stops insurance companies from dropping coverage for illness***
- ***Ends discrimination based on pre-existing conditions***
- ***Allows Americans access to same health care as members of Congress***
- ***Saves hundreds of billions of dollars in the long run***
- ***Includes zero tax increases for 95 percent of Americans***
- ***Strengthens Medicare***
- ***Completely protects veterans' and military benefits***

More information online at: [**tester.senate.gov/health**](http://tester.senate.gov/health)

**"We're now moving forward to fix our broken health insurance system."
– SENATOR JON TESTER**